

Diaries & Wallets

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[0 : 00] Do have your Bibles open and turn to James chapter 4. Maybe as you do that, let me just pray for us. Heavenly Father, I pray that as you speak to us this evening, that as your Holy Spirit convicts us, that we would be driven in humility to the foot of the cross, that wondrous cross, that we would see clearly your son, Jesus, this evening.

It's in his name we pray. Amen. Let me begin with a story about a guy called Anthony. Now, Anthony was an aristocrat.

He had a charmed upbringing to wealthy landowning parents in southern Egypt. You can picture the sort of life that he might have lived. It was the third century, so just a few hundred years after Jesus.

And at that time, wealthy families lived lives that were both idyllic and also kind of nuts. I mean, you can picture it, the beautiful landscape, the impressive villas weighted on hand and foot.

Think of them like in a film, lying in the heat, kept cool by one servant with a fan and fed grapes by another. That sort of life. But more than that, Anthony's family were Christians.

[1 : 23] By this stage, the gospel had spread to Egypt. Anthony's parents had heard about Jesus, accepted Jesus. And so this is the sort of world that Anthony grew up in, a pretty idyllic childhood.

But then at the age of 20, when Anthony was just 20 years old, his parents died. And Anthony decided that if he was going to be a truly obedient Christian, if he was to really follow Jesus and live forever, then what he really needed to do was give it all away.

Sell absolutely everything that his family owned. And that's exactly what he did. He gave it all up. He sent his little sister into what was essentially a convent to become a nun.

And he himself became a monk. This young man gave up all of his time and all of his money for the sake of Jesus.

Time and money are important, aren't they? I mean, they're just so important to us, time and money. I don't know about you, but I can be pretty proud of my diary. I know many of us like to keep neat and tidy diaries.

[2 : 34] We maybe even keep it in a nice looking leather book. Sure, many of us keep our money in a nice wallet or an expensive handbag. Maybe 21st century, we keep it in one place on our phones.

But it's important to us, isn't it? Our diary and our wallet. What we do with our time and our money. But is it important to God?

I mean, should we be giving up everything that we have? All of our time, all of our money, giving it all up, diary and wallet, time and money. And if we did, what would that look like?

I mean, should we be like Anthony? If so, what are we doing here? Is the Christian call to just give it all away, spend our lives locked away with empty pockets and a life of prayer?

Well, as we turn to James chapter 4, we're going to see what God has to say through James. And I think what he says is that instead of living one life to our own selfish ends, we can live one life to God's glory.

- [3 : 40] And maybe James will help us as we think about what that might look like. He begins then, do you see at the start of chapter 4 verse 13, those first two words, now listen.
- And then again, in chapter 5 verse 1, what does he say? Now listen. In that first section, verses 13 to 17, James is going to help us with our diary.
- And in that second section, verses 1 to 6 of chapter 5, he's going to help us with our wallets. Because James sees how important this is and he really wants us to pay attention.
- Now listen. He says. So let's do that. Let's begin with the diary. How should we think about our plans and our time as Christians?
- Well, here are two potential ways to think about it. I've been listening to Lord of the Rings recently on Audible. And Gandalf comes out with this incredible line. He says, a wizard is never late, nor is he early.
- [4 : 43] He arrives precisely when he means to. Now that may well be true for wizards, but is that true for you? Is it true for me? Or was Robert Burns more accurate when he said the best laid schemes are mice and men, gang afterglay?
- Or in other words, even man's best plans don't always work out. How much control do we have over our plans and our time? Who was right?
- Gandalf or Burns? Well, how does James want us to think about our diary, our time? Three big things I think James helps us see in these verses. Plans fragility.
- Plans fragility. Life's brevity and God's sovereignty. Plans fragility. Life's brevity and God's sovereignty. So let's start with plans fragility in verses 13 and 14.
- Why don't we read those? Now listen. Listen. You who say today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.
- [5 : 49] Why? You do not even know what will happen tomorrow. No. The principle here is simple, isn't it? Whatever plans you make, well, they could just so easily go wrong, James says.
- Maybe like those who printed England Euro 2020 champions on t-shirts the week before the final. Only for England to lose and those t-shirts to be useless. And especially for these guys, right, that James is writing to.
- He says, don't do that. Stop boasting about what you're going to do next because you don't even know what's going to happen tomorrow. I mean, anything could happen. It's easy for us to fall into a similar trap, isn't it?
- I mean, there's just such a big emphasis in life. Whatever stage you're at in life when you're a kid, what do you want to be when you grow up? What are you going to study at university?
- Do you have a five-year plan, a 10-year plan, a retirement plan? Even just in our day-to-day, what's your week looking like? Are you busy?
- [6 : 52] Lots of meetings? Got a full diary? And look, those things aren't necessarily bad, are they? It's good to plan, to use our diaries wisely. But I think a really important question to ask is, how do we feel when our plans don't work out?
- I mean, we all know what that feels like after this year, don't we? I wonder how many cancelled holidays there are in the room. Maybe even cancelled or postponed weddings. When tomorrow brings surprises, when we have to move things around, when we let tomorrow's surprises rattle us, it's a sure sign that we're forgetting that plans are fragile.
- And so do you see how daft it is to boast about what might happen tomorrow? James says we've got to stop boasting about our plans. But more than that, because James now moves from plans for agility to life's brevity.

Life is brief, he says. Life is short. Have a look at the rest of verse 14 with me. What does James say? What is your life? You are a mist that appears for a little while and then vanishes.

What is life, according to James? Well, not much. At least not long. It's like smoke running through your fingers or the puff of a candle as it's extinguished.

[8 : 23] Life really doesn't last long. But ask the world around us, what is your life? And what does it say? What does the world say? Well, the world says it's yours.

Yours to make what you will out of. Yours to control. Yours to plan. Yours to diarise. Where will you be in five years? Ten years? What's the plan? But James says you do not know what will happen tomorrow.

In fact, you don't even know that you're going to be here tomorrow. You've got to recognise life's brevity. And in verse 15, we've got to recognise God's sovereignty.

Have a look at verse 15 with me. Instead, you ought to say, if it is the Lord's will, we will live and do this or that.

In other words, again, James is being quite simple, I think. God is in control. He's completely sovereign over everything, which means he's completely sovereign over the plans of human beings.

[9 : 27] And so when we're rattled by cancelled plans, by plans that don't work out, by plans that gang after glay, this, I think, is the corrective to that sort of thinking.

Simply to remember and realise that God is in charge. I mean, just think about the one who created the universe. And recognise that as our plans go this way or that, if he wills it, he wills it.

And so don't boast about your arrogant plans. Do you see he repeats that in verse 16? All such boasting is evil.

Why is it evil? Well, it's evil because it kicks God out of the driver's seat. It says, I'm not interested in your will or your way.

No, I'm in charge. It's just really simply rebellion against God. And in Genesis 3, right at the beginning and throughout the Bible, that sort of rebellion against God is the root of human evil.

[10 : 39] And so as we look at our diaries, I think it's just so helpful. James, he's just so helpful to recognise plans for agility, life's brevity and God's sovereignty.

I think if we can keep all of those in the frame, that'll really help as we think about our diary. Nowhere does James suggest, does he, that Christians need to be like Antony.

Antony. The principle here isn't about committing all of our time to being locked away from the world. But instead, he's simply asking us to loosen our grip, to give over our plans, to leave room for God's plans and to stop boasting.

But in verse 17, he goes one step further and he does actually help us think about what is in our diary. Have a look at verse 17 with me.

If anyone then knows the good they ought to do and doesn't do it, it is sin for them. Sometimes I think that verse can be read out of context and it can be used to be very generally talking about all the good that we've left undone, often known as sins of omission, the sort of missed opportunities to do the Lord's will.

[12 : 02] And I think that is true. But perhaps more specifically here, as it relates to James's audience, as it relates to their arrogant boasting in their plans, perhaps it has something more to do with leaving space within their plans.

Space for things to change, space for God to work. And so for us, as our diaries fill up, as we fill them with fragile plans, as we ignore life's brevity and ignore God's sovereignty, isn't it just so easy to forget the good that we ought to do?

I mean, don't we every week fill our diaries with plans that serve our own means? Selfish plans. And as we do that with our full diaries, I mean, what's the first thing to go?

What is it for you? I mean, it might be different for all of us. For me, prayer. Reading our Bibles, meeting with God's people. Caring for each other, caring for people who don't know Jesus and sharing life with those who don't know Jesus.

I wonder what it is for you. And more than that, in the mundane planning, even as we schedule meetings at work or make plans to meet friends, are we leaving space to ask ourselves, and this is a really key question, how will I glorify God through this?

[13 : 31] Because we don't need to be like Anthony and lock ourselves away to give God glory. We can work whatever it is that we do in such a way that glorifies God.

And we can love our friends in word and deed in such a way that they hear and see Jesus. And doing that glorifies God. And so, yes, we've got to see that our plans are fragile, that our lives are brief, and that our God is sovereign.

And so we've got to be prepared then to have our plans changed and let his plans work out in our lives. And through that, we do need to leave space for the good that we ought to do.

But ultimately, whatever we end up doing with our time, we can do it in such a way as to give God the glory. Instead of living this one life to our own selfish ends, we can live one life to God's glory.

In the second half of our passage then, James, he moves from the diary to the wallet, from time to money. Let me tell another story.

[14 : 45] This one is about a father and a son. This is not a true story. But the son, he approaches the father and he asks him how much he makes in an hour. Sort of annoys the father.

He thinks it's none of the son's business. But the son is persistent. And eventually, the father tells him, Well, if you must know, I suppose if I was to calculate it, I'd probably make about £100 an hour. And so the boy, he asks to borrow £50.

And the father, as you can imagine, is furious. How dare you? I mean, what do you need £50 for? Don't I give you enough already? Go to your room. So off he goes, quietly to his room.

He shuts the door. And the father, the man, he sits down and he starts actually to get even angrier about the boy's questions. I mean, how dare he ask such questions just to get some money out of me?

But after an hour or so, as he calms down, he starts to think, Maybe there was actually something that this boy really needed to buy with that £50. I mean, he didn't ask for money very often.

[15 : 46] He was a good boy as a rule. And so the man goes to the door of the little boy's room. He opens the door. He asks, Are you asleep? And the boy is very much awake.

Father says, I've been thinking maybe I was too hard on you earlier. It's been a long day at work. I took it out on you. Here's the £50 that you asked for. The little boy, he sits up smiling in bed.

He takes the cash from his dad and then reaching under his pillow, he pulls out his stash of money. And the man seeing this starts to get angry again. I mean, this little boy, he's there slowly counting his money, looking up at his raging father.

What do you want more money for? You've already got loads of money. The boy says, Because I didn't have enough. But I do now. See, I have £100. I'd like to buy an hour of your time.

Would you come home early from work tomorrow and eat with me? Father was crushed. The way that he had been using his time and his money, two things which are just so obviously tied together, where his priorities were all wrong.

[16 : 57] That story, I don't know about you, it certainly tugs on my heartstrings. And the reason why is because we know that what we do with our money is really important. Notice in verse 1, who James is speaking to here.

Rich people. Do you see that? What does he want them to do? Weep and wail, because misery is coming.

It's very easy, isn't it, for us to read a verse like that and see that it's not very pleasant and just switch off. To think, well, I'm not rich, this isn't for me. Or I'm not that rich, not as rich as that family, not as rich as the people sitting next to me.

But we're going to see that these verses apply to all of us. Now listen, James says, don't switch off. Three things that James wants us to avoid in these verses.

Hoarding, extravagance and injustice. Have a look at verses 2 and 3 with me. What does James say? Your wealth has rotted and moths have eaten your clothes.

[18 : 09] Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days.

The rich folk that James is speaking to here are collecting wealth. They're hoarding their wealth. Do you see that? Basically, they have more stuff than they need.

And James says, stuff has no eternal worth. It's rotting. See the language he uses? Moths eat it. It corrodes.

But worse than that, you notice it testifies against you. Because by hoarding wealth, you're showing where your priorities lie. In other words, it is proof that you love the world and stuff more than you love God.

Isn't that just so applicable to us? I think partly because we're actually just so much richer than we think we are. Maybe you're at home.

[19 : 13] Just look around the room. I mean, what screen are you watching this on? Do you have other screens in that room, in your pockets, in the church? Screens in our pockets?

I mean, imagine if James knew that we had screens in our pockets. Or any ornaments in your room that are rather nice but really perform no function. Again, here at church, how many of us could have chosen to wear a different set of clothes today?

Or a different pair of shoes? We are just so much richer than we think we are. And our wealth cries out against us.

It accuses us. It says, both to a watching world and to our God, I love stuff. I love stuff more than I love Jesus. It's a real challenge, isn't it?

I mean, I find this so challenging. I just have so much stuff that I don't need. I'm willing to bet that you do too. And not just lots of stuff, but extravagance.

[20 : 20] Right? Have a look at verse 5 with me. Again, rich folk, right?

That James is writing to. You can imagine the lifestyle. Think of Antony, our aristocrat. Beautiful villas, Roman baths, dinner parties, the wine, the olive oil.

And what does that lifestyle do? Well, look at the second half of that verse of verse 5. It fattens them up in the day of slaughter.

Like a cow or a sheep living well, eating well, on a one-way trip to the slaughterhouse. To death and to judgment.

And again, maybe we don't feel like we live particularly extravagant lives. But how many of us woke up this morning in recently cleaned sheets?

[21 : 18] On a soft, but not too soft, mattress. A couple of pillows to rest our head on. Woke up, had a hot shower. Probably had milk in your coffee or your cereal.

Milk that I bet you keep in a fridge that's probably in your kitchen. All these things sound very normal today, don't they? But in comparison to the whole of the rest of history, our lifestyles are ridiculously extravagant.

I mean, even in comparison to most of the world today, in this country, we live just the most ridiculously extravagant lifestyles. James says, fattening ourselves up.

For judgment and for death. But why does he say that? What's so bad about hoarding? What's so bad about an extravagant lifestyle?

Well, have a look back at verse 4 with me. Look, the wages you failed to pay the workers who mowed your fields are crying out against you.

[22 : 23] The cries of the harvesters have reached the ears of the Lord Almighty. For James's readers, the inevitable result of their unnecessary wealth is injustice.

See how the verse starts? Look, you've got to see this. Your wealth is immorally gained. You don't pay your workers enough. And God has heard their cries for justice.

More than that, have a look at verse 6. You have condemned and murdered the innocent one who was not opposing you. Not only are they contributing to injustice by failing to pay their workers, but worse than that, they are even condemning and murdering the innocent, the innocent or the righteous, I think probably referring to Christians, those made innocent or righteous by faith in Christ.

The poor believers condemned and murdered, maybe explicitly through the law courts getting rid of the inconvenient poor, or even just implicitly contributing to injustice in the way that they spent their money.

And in some ways, I think this might be similar for us today. I mean, we might not employ anyone ourselves, let alone fail to pay them properly if we do. And I've never murdered anyone.

[23 : 45] I'm not sure about you, but I just don't think we contribute to this sort of injustice as explicitly as that. But are we still complicit? Our hoarding, all that stuff, all our luxurious lifestyles, are they not really enabled by similar injustice?

I mean, the clothes that you're wearing, do you know where they were made? Who made them? Whether they got paid? Closer to home.

I wonder if the farmer got a fair price for the milk that you drank this morning. Or the coffee or the tea. Where was it grown? How did it get here? So you don't need to dig too deep into our lives.

You don't need to think long to see it. That we're all complicit in one way or another in the injustice in this world. So as we draw to a close, what then are we to do with our wallets?

I mean, we could be like Anthony, right? Sell everything that we have. All our worldly possessions. Reject our wealth entirely. I mean, James definitely doesn't pull any punches here, does he?

[25 : 00] But the problem isn't actually wealth in and of itself, is it? I mean, as elsewhere in the Bible, it's really the love of money. It's the hoarding and the extravagance and then the injustice that they contribute to.

I mean, certainly we shouldn't be desiring worldly wealth. But it is good to have enough. And with the money that we do have, as we seek to earn it justly, will we use it to God's glory?

Spending money not to hoard, not for extravagance, but on daily bread, on the things that we actually need. On things that are well made, that will last, that are fairly priced.

And then perhaps giving what we don't need to those who do. With money, as with time, I hope that we will be those who think about how to use both our diaries and our wallets for good, to bring God glory.

Because James' picture of the Christian life is just far more radical than the way many of us live. Instead of living one life to our own selfish ends, we can live one life to God's glory.

[26 : 19] But the key to reading passages like this, to reading this book, to reading James, is not simply to come away resolved to do better.

But I hope that as we're convicted here, as we see that actually we just don't live like that, I hope that we will be driven to the foot of the cross. Because Jesus, the truly innocent one, he has paid the price that we deserve to pay.

In a sense, he's the innocent murdered one in the passage. See, if God really is on the throne, if he created everything, then he created you. And so everything that we do, all of our time and all of our money should be used for his glory.

And where they're not, as they often aren't, where we fail to do what we know is good, it is sin, James says. Rebellion against God.

And the price for that rebellion is eternal death, fattened up for slaughter. But the good news is Jesus has paid that price.

[27 : 34] And so for those of us that come humbly to him, driven to our knees at the foot of the cross, for those of us who trust in Jesus, the price has been paid.

And not only that, but Jesus didn't stay dead, did he? He defeated death. He's alive today, promising that we can live new lives too. And promising that we can live forever.

And so now we're free to give all of our time and all of our money, which, let's be honest, probably won't look like being a nun or a monk like Anthony and his sister.

But it can look, instead of living one life to our own selfish ends, it can look like living one life to God's glory with everything that we do, time and money.

Let me pray. Heavenly Father, we confess that we do not always use our time and our money to your glory.

[28 : 39] Lord Jesus, we kneel before your cross. Please forgive us.

And by your Holy Spirit, would you keep us in this place of humility? Help us live lives marked by that humility.

And help us live increasingly lives to your glory and not our own selfish ends. In Jesus' name we pray.

Amen.